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TRANSMITTAL FORM

(to be used for all correspondence after initial filing).

Total Number of Pages in This Submission

Application Number	09/971,726
Filing Date	October 4, 2001
First Named Inventor	Thompson, Mark
Group Art Unit	2161
Examiner Name	Not Yet Assigned
Total Number of Pages in This Submission	020375-003600US

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
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<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
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<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s)	
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application		Remarks
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Signature		
Date	January 17, 2002	

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By Kris L. McNeill

January 17, 2002

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Mark Thompson

Application No.: 09/971,726

Filed: October 4, 2001

For: METHODS AND SYSTEMS FOR
PROCESSING FINANCIAL
INSTRUMENTS

Examiner: Not Yet Assigned

Art Unit: 2161

**INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR §1.97 and
§1.98**

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Sir:

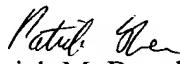
The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom:

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no

representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the first Office Action. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,


Patrick M. Boucher
Reg. No. 44,037

TOWNSEND and TOWNSEND and CREW LLP
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San Francisco, California 94111-3834
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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

1

Complete if Known

Application Number	09/971,726
Filing Date	October 4, 2001
First Named Inventor	Thompson, Mark
Art Unit	2161
Examiner Name	Not Yet Assigned
Attorney Docket Number	020375-003600US

U.S. PATENT DOCUMENTS				
Examiner	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
AA	US-5,825,003		10/20/98	Jennings et al.
AB	US-6,243,689		06/05/01	Norton
AC	US-6,283,366		09/04/01	Hills et al.
AD	US-			
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		Country Code ³	Number ⁴ Kind Code ⁵ (if known)		
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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PTO/SB/08B (10-01)

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DEMAINE Institute for form 1449B/PTO			Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT			Application Number	09/971,726
(use as many sheets as necessary)			Filing Date	October 4, 2001
			First Named Inventor	Thompson, Mark
			Art Unit	2161
			Examiner Name	Not Yet Assigned
Sheet	2		Attorney Docket Number	020375-003600US

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS				
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		T ²
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